

**COMMUNITY BUSINESS BANK**

	CPP Disbursement Date 02/27/2009	Cert 58159	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev		
Assets	\$156	\$148	-5.7%		
Loans	\$107	\$104	-3.2%		
Construction & development	\$17	\$18	3.6%		
Closed-end 1-4 family residential	\$7	\$6	-15.0%		
Home equity	\$2	\$2	-17.4%		
Credit card	\$0	\$0			
Other consumer	\$0	\$0	133.8%		
Commercial & Industrial	\$16	\$14	-12.9%		
Commercial real estate	\$42	\$40	-5.3%		
Unused commitments	\$9	\$15	62.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$7	\$8	16.8%		
Asset-backed securities	\$0	\$0			
Other securities	\$14	\$22	52.9%		
Cash & balances due	\$12	\$7	-44.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$135	\$125	-7.7%		
Deposits	\$133	\$122	-8.6%		
Total other borrowings	\$0	\$1			
FHLB advances	\$0	\$1			
Equity					
Equity capital at quarter end	\$21	\$23	7.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	12.7%	13.5%	--		
Tier 1 risk based capital ratio	17.2%	18.4%	--		
Total risk based capital ratio	18.4%	19.6%	--		
Return on equity <sup>1</sup>	30.6%	5.0%	--		
Return on assets <sup>1</sup>	4.0%	0.8%	--		
Net interest margin <sup>1</sup>	4.9%	4.6%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	104.6%	87.5%	--		
Loss provision to net charge-offs (qtr)	-2014.3%	0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.0%	0.6%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012	
Construction & development	0.0%	0.0%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.0%	0.0%	0.0%	0.6%	--
Commercial real estate	0.3%	5.4%	0.0%	0.0%	--
Total loans	2.0%	2.1%	0.0%	0.2%	--